

**United States Bankruptcy Court  
District of Montana**

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No.

Chapter **7**

**SUMMARY OF SCHEDULES**

**AMOUNTS SCHEDULED**

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	YES	1	\$ 0.00		
B - Personal Property	YES	5	\$ 25,341.38		
C - Property Claimed as Exempt	YES	2			
D - Creditors Holding Secured Claims	YES	1		\$ 17,000.00	
E - Creditors Holding Unsecured Priority Claims	YES	2		\$ 0.00	
F - Creditors Holding Unsecured Nonpriority Claims	YES	6		\$ 340,893.44	
G - Executory Contracts and Unexpired Leases	YES	1			
H - Codebtors	YES	1			
I - Current Income of Individual Debtor(s)	YES	1			\$ 3,301.10
J - Current Expenditures of Individual Debtor(s)	YES	1			\$ 3,985.00
Total Number of sheets in ALL Schedules >		21			
Total Assets >			\$ 25,341.38		
Total Liabilities >				\$ 357,893.44	

**FILED**  
BERNARD F. McCARTHY  
OCT 14 2005  
BANKRUPTCY COURT  
by \_\_\_\_\_  
Deputy Clerk

**UNITED STATES BANKRUPTCY COURT  
NOTICE TO INDIVIDUAL CONSUMER DEBTOR**

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Court employees are prohibited from giving you legal advice.

**Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee plus \$15 trustee surcharge)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to valid security interest. Your attorney can explain the options that are available to you.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)**

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to repay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but no more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and non-exempt, as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain debts including criminal fines and restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

**Chapter 11: Reorganization (\$800 filing fee plus \$39 administrative fee)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer (\$200 filing fee plus \$39 administrative fee)**

Chapter 12 designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm.

I, the debtor, affirm that I have read this notice.

10/13/05  
Date  
10/13/2005  
Date

Victor M. Buntsky  
Signature of Debtor  
[Signature]  
Signature of Joint Debtor

Case Number \_\_\_\_\_

UNITED STATES BANKRUPTCY COURT  
District of Montana

In re: **Victor Bunitsky**  
**9545**

**Diana Bunitsky**  
**9647**

Case No. \_\_\_\_\_  
Chapter **7**

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:
  - a. *Property To Be Surrendered.*

Description of Property

Creditor's Name

**None**

- b. *Property To Be Retained.*

*[Check any applicable statement.]*

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	Other
1. 2005 Jeep Liberty Sport	USAA Federal Savings Bank				Retain

Date: 10/13/05

Date: 10/13/05

Victor N. Bunitsky  
Signature of Debtor

Diana Bunitsky  
Signature of Joint Debtor

UNITED STATES BANKRUPTCY COURT  
District of Montana

In re: **Victor Bunitsky**  
**9545**

**Diana Bunitsky**  
**9647**

Case No. \_\_\_\_\_  
Chapter **7**

**STATEMENT OF FINANCIAL AFFAIRS**

**1. Income from employment or operation of business**

None ☐ State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
2,240.00	Unemployment Compensation	2003
3,210.00	Bunitsky Law	2003
32,628.00	Colonial Mortgage	2003
-24,014.00	Dragon's Treasures	2003
4,096.00	Missoula County	2004
17,588.00	Bunitsky & Assoc Inc	2004
2,783.00	Colonial Mortgage Alpha Mechanical	2004
-16,631.00	Dragon's Treasures	2004
	Bunitsky & Assoc	2005
30,000.00	Missoula County	2005
1,000.00	Dragon's Treasures	2005

**2. Income other than from employment or operation of business**

None ☒ State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE	FISCAL YEAR PERIOD
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**3. Payments to creditors**

None ☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
MBNA POB 15026 Wilmington, DE 19850	9/19/05	12,000.00	12,000.00

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
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#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None



a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
Collection Bureau Services Inc vs. Victor N Bunitsky and Diana Bunitsky DV-05-824	Civil	Missoula County District Court Montana Fourth Judicial	Pending

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None



NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
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#### 5. Repossessions, foreclosures and returns

None



List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
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NAME AND ADDRESS  
OF CREDITOR OR SELLER

DATE OF REPOSSESSION,  
FORECLOSURE SALE  
TRANSFER OR RETURN

DESCRIPTION  
AND VALUE OF  
PROPERTY

National City Mortgage  
PO BOX 1820  
Dayton, OH 45401

05/01/2005

Real property located at 1146 Country  
Road, onneville County, Idaho Falls,  
Idaho

## 6. Assignments and receiverships

None

☒

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF ASSIGNEE

DATE OF  
ASSIGNMENT

TERMS OF  
ASSIGNMENT  
OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

☒

NAME AND ADDRESS  
OF CUSTODIAN

NAME AND ADDRESS  
OF COURT  
CASE TITLE & NUMBER

DATE OF  
ORDER

DESCRIPTION  
AND VALUE OF  
PROPERTY

## 7. Gifts

None

☒

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS  
OF PERSON  
OR ORGANIZATION

RELATIONSHIP  
TO DEBTOR,  
IF ANY

DATE  
OF GIFT

DESCRIPTION  
AND VALUE OF  
GIFT

## 8. Losses

None

☒

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case or **since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION  
AND VALUE OF  
PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF  
LOSS WAS COVERED IN WHOLE OR IN PART  
BY INSURANCE, GIVE PARTICULARS

DATE OF  
LOSS

## 9. Payments related to debt counseling or bankruptcy



None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Advantage Legal Services 482 Constitution Way Suite 203 PO BOX 51137 Idaho Falls, Idaho 83405	October 2004	750.00

#### 10. Other transfers

None ☐ a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Home Point Real Estate c/o Realtor Chad Murdock c/o Buyer Kevin Cutler 2275 Channing Way Idaho Falls, Idaho 83404 None	05/01/2005	Real property located at 1146 Country Road, Bonneville County, Idaho Falls, Idaho Sold for \$129,900.00.
Ken Garf Jeep Dealership 4175 West 3500 South West Valley City, Utah 84120 None	08/13/2005	1998 Dodge Pickup traded in for 2005 Jeep Liberty Sport, received \$5,000.00 trade value toward purchase of Jeep

#### 11. Closed financial accounts

None ☒

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
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#### 12. Safe deposit boxes

None ☒

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None



List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None



List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None



If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
1825 Wyoming #11 Missoula, MT	Bunitsky	11/04 to 4/05
POB 50926 Idaho Falls, Idaho 83405	Bunitsky	
1146 Country Road Idaho Falls, Idaho 83402	Stauder	4/99 to 2/05

### 16. Spouses and Former Spouses

None

☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

James E Stauder

### 17. Environmental Information.



For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material. \_\_\_\_\_

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law. \_\_\_\_\_

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

None

☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

None

☒

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

None

☒

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
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## 18. Nature, location and name of business

None

☐

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the business, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NUMBER	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Dragon's Treasure Inc	82-0533262	POB 4223 Missoula, MT 59806	Children's Books/Toys	01/01/1999
Victor N Bunitsky	88-0313209	POB 4223 Missoula, MT 59806	Attorney	01/01/1987

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

☒

NAME

ADDRESS

\*\*\*\*\*

*[if completed by an individual or individual and spouse]*

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date

10/13/2005

Signature  
of Debtor

Victor N. Bunitsky  
Victor Bunitsky

Date

10/13/2005

Signature  
of Joint  
Debtor

Diana Bunitsky  
Diana Bunitsky

Victor N Bunitsky Jr  
POB 4223  
Missoula, MT 59806

Chase  
POB 52095  
Phoenix, AZ 85072

Discover  
POB 15251  
Wilmington, DE 19886

Diana Bunitsky  
POB 4223  
Missoula, MT 59806

Chase  
PO BOX 52195  
Phoenix, AZ 85072

Discovery  
POB 15251  
Wilmington, DE 19886

Choice  
POB 6248  
Sioux Falls, SD 57117

EICU  
PO BOX 1865  
Idaho Falls, Idaho 83403

Choice Visa  
PO BOX 6410  
The Lakes, NV 88901

Family Care Center  
1920 East 17th Street  
Idaho Falls, Idaho 83404

Citi  
PO BOX 6407  
The Lakes, NV 88901

Lambros Property Mgmt  
POB 17426  
Missoula, MT 59808

Aargon Collections  
3160 S Valley View  
Suite 206  
Las Vegas, NV 89102

Citibank  
POB 6000  
The Lakes, NV 89163

Lambros Property Mgmt  
3111 American Way  
Missoula, MT 59801

Advanta  
POB 8088  
Philadelphia, PA 19101

City of Idaho Falls  
Utility Department  
POB 50220  
Idaho Falls, Idaho 83405

Steven J Melmet  
2912 South Daimler St  
Santa Ana, CA 92705

Cable One  
1480 Lincoln Rd  
Idaho Falls, Idaho 83401

Collection Bureau Serv  
POB 7339  
Missoula, MT 59807

Lela Leavitt  
595 Gladstone  
Idaho Falls, Idaho 83401

Capital One Services  
PO BOX 60000  
Seattle, WA 98190-6000

Community Medical Center  
2827 Ft Missoula Rd  
Missoula, MT 59804

Living Scriptures

CBCS  
POB 165025  
Columbus, OH 43216-5025

Discover  
PO BOX 30395  
SLC, Utah 84130

Lynn Smith  
4430 N Magestiv View  
Pahrump, NV 89060

MBNA  
POB 15026  
Wilmington, DE 19850

Western MT Clinic  
POB 7609  
Missoula, MT 59807

Missoula Emergency Servi  
1008 Burlington Ave  
Suite C  
Missoula, MT 59801

National City Mortgage  
PO BOX 1820  
Dayton, OH 45401

Neurological Assoc  
500 W Broadway  
Suite 1  
Missoula, MT 59802

Nevada Federal CU  
POB 15400  
Las Vegas, NV 89114

Qwest  
POB 173754  
Denver, CO 80217

St Patricks Hospital & H  
POB 4587  
Missoula, MT 59806

University Medical Cente  
1800 W Charleston Blvd  
Las Vegas, NV 89102

US Cellular  
POB 0203  
Palatine, IL 60055

USAA Federal Savings Ban  
10750 McDermott Freeway  
San Antonio, TX 78288

UNITED STATES BANKRUPTCY COURT  
District of Montana

In re: **Victor Bunitsky**  
**9545**

**Diana Bunitsky**  
**9647**

Case No. \_\_\_\_\_  
Chapter **7**

**VERIFICATION OF CREDITOR MATRIX**

The above named debtor(s), or debtor's attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 2 sheet(s) is complete, correct and consistent with the debtor's schedules pursuant to Local Bankruptcy Rules and I/we assume all responsibility for errors and omissions.

Dated: 10/13/05

Signed: Victor N. Bunitsky  
**Victor Bunitsky**

Signed: Diana Bunitsky  
**Diana Bunitsky**

In re: Victor Bunitsky Diana Bunitsky , Case No. \_\_\_\_\_  
Debtor (If known)

**SCHEDULE A - REAL PROPERTY**

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
Total >			0.00	

(Report also on Summary of Schedules.)



In re **Victor Bunitsky**

Debtor

**Diana Bunitsky**

Case No.

(if known)

## SCHEDULE B - PERSONAL PROPERTY

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand		Apartment Security Deposit	C	350.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X			
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		BBQ Grill	C	20.00
		Bedroom Night Table	C	20.00
		Bedroom Night Table	C	20.00
		Bookcase	C	10.00
		Bookcase	C	25.00
		Bookcase	C	10.00
		Bookcase	C	10.00
		Bookcase	C	10.00
		Bookcase	C	10.00
		Chair	C	20.00
		Chair	C	20.00
		Chair	C	30.00
		Chair	C	30.00
		Coffee Table	C	30.00
		Computer/Monitor/Printer	C	200.00
		Couch	C	100.00
		Couch	C	100.00

In re **Victor Bunitsky**

Debtor

**Diana Bunitsky**

Case No.

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Day Bed	C	50.00
		Dishwasher	C	100.00
		Double Bed	C	50.00
		Dresser	C	10.00
		Dresser	C	20.00
		Dryer	C	50.00
		DVD Player	C	50.00
		End Table	C	10.00
		End Table	C	10.00
		Hutch	C	250.00
		King Bed	C	150.00
		Kitchen Table/Chairs	C	150.00
		Kitchen Table/Chairs	C	25.00
		Microwave	C	20.00
		Misc Wall Decor	C	150.00
		Refrigerator	C	150.00
		Small Kitchen Appliances	C	30.00
		Stove	C	150.00
		Toolchest w/misc hand tools	C	100.00
		TV	C	100.00
		TV	C	100.00
		TV	C	80.00
		Twin Bed	C	20.00

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No.

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
4. Household goods and furnishings, including audio, video, and computer equipment.		Washer	C	50.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		Debtors' Personal Clothing	C	400.00
7. Furs and jewelry.		Wedding Rings	C	250.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		IRA (Diana)	C	3,673.70
		Pension (Victor)	C	1,557.68
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		Dragon's Treasure Inc (see Exhibit B attached)	C	0.00
		Victor Bunitsky & Associates Inc. (see Exhibit B1 attached)	C	0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		1963 VW	C	500.00
		1994 Pontiac Grand Prix	C	700.00
		2005 Jeep Liberty Sport	C	15,000.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.		Bookshelf	C	20.00
		Desk	C	300.00
		Lamp	C	5.00
		Lamp	C	5.00
		Office Chair	C	20.00
		Office Chair	C	20.00

In re **Victor Bunitsky**

Debtor

**Diana Bunitsky**

Case No. \_\_\_\_\_

(If known)

## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
4 continuation sheets attached			Total	\$ 25,341.38

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

**EXHIBIT B1**

**VICTOR BUNITSKY & ASSOCIATES INC**

A/R in collection	\$27,850.70 (received \$27.00) --
Checking Account	\$328.06



EXHIBIT B

DRAGON'S TREASURES INC.

ASSETS

DEBTS

Books (17,000 @ 10¢) \$1,700.00

Boardgames (3400 @ 50¢) \$1,700.00

Trade Graphics for Books & Games

Chip Mascot \$1,800.00

Promissory Notes to Lela Leavitt \$37,000.00

Capital One Credit Card \$1,500.00

Advanta Credit Card \$7,500.00

TOTAL \$5,200.00

\$46,000.00

Negative Equity - \$41,800.00

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor.

(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under:

(Check one box)

☐ 11 U.S.C. § 522(b)(1)

Exemptions provided in 11 U.S.C. § 522(d).

**Note: These exemptions are available only in certain states.**

☒ 11 U.S.C. § 522(b)(2)

Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
1963 VW	MCA § 25-13-609(2)	500.00	500.00
1994 Pontiac Grand Prix	MCA § 25-13-609(2)	700.00	700.00
BBQ Grill	MCA § 25-13-609(1)	20.00	20.00
Bedroom Night Table	MCA § 25-13-609(1)	20.00	20.00
Bedroom Night Table	MCA § 25-13-609(1)	20.00	20.00
Bookcase	MCA § 25-13-609(1)	10.00	10.00
Bookcase	MCA § 25-13-609(1)	10.00	10.00
Bookcase	MCA § 25-13-609(1)	10.00	10.00
Bookcase	MCA § 25-13-609(1)	10.00	10.00
Bookcase	MCA § 25-13-609(1)	25.00	25.00
Bookcase	MCA § 25-13-609(1)	10.00	10.00
Bookshelf	MCA § 25-13-609(3)	20.00	20.00
Chair	MCA § 25-13-609(1)	30.00	30.00
Chair	MCA § 25-13-609(1)	30.00	30.00
Chair	MCA § 25-13-609(1)	20.00	20.00
Chair	MCA § 25-13-609(1)	20.00	20.00
Coffee Table	MCA § 25-13-609(1)	30.00	30.00
Computer/Monitor/Printer	MCA § 25-13-609(1)	200.00	200.00
Couch	MCA § 25-13-609(1)	100.00	100.00
Couch	MCA § 25-13-609(1)	100.00	100.00
Day Bed	MCA § 25-13-609(1)	50.00	50.00
Desk	MCA § 25-13-609(3)	300.00	300.00
Dishwasher	MCA § 25-13-609(1)	100.00	100.00
Double Bed	MCA § 25-13-609(1)	50.00	50.00
Dresser	MCA § 25-13-609(1)	10.00	10.00

In re Victor Bunitsky Debtor. Diana Bunitsky, Case No. \_\_\_\_\_  
(If known)

## SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY, WITHOUT DEDUCTING EXEMPTIONS
Dresser	MCA § 25-13-609(1)	20.00	20.00
Dryer	MCA § 25-13-609(1)	50.00	50.00
DVD Player	MCA § 25-13-609(1)	50.00	50.00
End Table	MCA § 25-13-609(1)	10.00	10.00
End Table	MCA § 25-13-609(1)	10.00	10.00
Hutch	MCA § 25-13-609(1)	250.00	250.00
IRA (Diana)	MCA § 25-13-608(1)(f)	3,673.70	3,673.70
King Bed	MCA § 25-13-609(1)	150.00	150.00
Kitchen Table/Chairs	MCA § 25-13-609(1)	150.00	150.00
Kitchen Table/Chairs	MCA § 25-13-609(1)	25.00	25.00
Lamp	MCA § 25-13-609(3)	5.00	5.00
Lamp	MCA § 25-13-609(3)	5.00	5.00
Microwave	MCA § 25-13-609(1)	20.00	20.00
Misc Wall Decor	MCA § 25-13-609(1)	150.00	150.00
Office Chair	MCA § 25-13-609(3)	20.00	20.00
Office Chair	MCA § 25-13-609(3)	20.00	20.00
Pension (Victor)	MCA § 19-2-1004, 25-13-608(1)(l)	1,557.68	1,557.68
Refrigerator	MCA § 25-13-609(1)	150.00	150.00
Small Kitchen Appliances	MCA § 25-13-609(1)	30.00	30.00
Stove	MCA § 25-13-609(1)	150.00	150.00
Toolchest w/misc hand tools	MCA § 25-13-609(1)	100.00	100.00
TV	MCA § 25-13-609(1)	80.00	80.00
TV	MCA § 25-13-609(1)	100.00	100.00
TV	MCA § 25-13-609(1)	100.00	100.00
Twin Bed	MCA § 25-13-609(1)	20.00	20.00
Washer	MCA § 25-13-609(1)	50.00	50.00

In re: **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. <b>41293176</b> <b>USAA Federal Savings Bank</b> <b>10750 McDermott Freeway</b> <b>San Antonio, TX 78288</b>	<b>C</b>	<b>09/01/2005</b> <b>Security Agreement</b> <b>2005 Jeep Liberty Sport</b>  <b>VALUE \$15,000.00</b>				<b>17,000.00</b>	<b>0.00</b>

☐ Continuation sheets attached

Subtotal >  
(Total of this page)  
Total >  
(Use only on last page)

<b>\$17,000.00</b>
<b>\$17,000.00</b>

(Report total also on Summary of Schedules)

In re Victor Bunitsky Debtor Diana Bunitsky Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,825\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,825\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Other Priority Debts**

\* Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

1 Continuation sheets attached

In re Victor Bunitsky Debtor Diana Bunitsky Case No. \_\_\_\_\_  
(If known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO.							

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Priority Claims

Subtotal (Total of this page)	>	\$0.00
Total (Use only on last page of the completed Schedule E.)	>	\$0.00

(Report total also on Summary of Schedules)



**Victor Bunitsky****Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>5475 8408 4001 0015</b> <b>Advanta</b> <b>POB 8088</b> <b>Philadelphia, PA 19101</b>	<b>C</b>	<b>08/01/2000</b> <b>Corp Credit Card</b>				<b>8,043.80</b>
ACCOUNT NO. <b>23457-126897 01 4</b> <b>Cable One</b> <b>1480 Lincoln Rd</b> <b>Idaho Falls, Idaho 83401</b>	<b>C</b>	<b>02/01/2005</b> <b>Cable Service</b>				<b>100.00</b>
ACCOUNT NO. <b>4115 0721 4313 8850</b> <b>Capital One Services</b> <b>PO BOX 60000</b> <b>Seattle, WA 98190-6000</b>	<b>C</b>	<b>01/01/2001</b> <b>Corp Credit Card</b>				<b>1,389.37</b>
ACCOUNT NO. <b>5183 3703 5027 7617</b> <b>Chase</b> <b>PO BOX 52195</b> <b>Phoenix, AZ 85072</b>  <b>Chase</b> <b>POB 52095</b> <b>Phoenix, AZ 85072</b>	<b>C</b>	<b>03/01/2002</b> <b>Credit Card</b>				<b>9,886.12</b>

5 Continuation sheets attached

Subtotal &gt;

Total &gt;

**\$19,418.29**

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>4428 1351 0162 9533</b>  <b>Choice Visa</b> <b>PO BOX 6410</b> <b>The Lakes, NV 88901</b>  <b>Choice</b> <b>POB 6248</b> <b>Sloxu Falls, SD 57117</b>	C	<b>05/01/1990</b>  <b>Credit Card</b>				<b>15,588.00</b>
ACCOUNT NO. <b>5424 1808 4798 0650</b>  <b>Citi</b> <b>PO BOX 6407</b> <b>The Lakes, NV 88901</b>  <b>Citibank</b> <b>POB 6000</b> <b>The Lakes, NV 89163</b>	C	<b>04/01/2002</b>  <b>Credit Card</b>				<b>1,464.83</b>
ACCOUNT NO. <b>28 001640 60</b>  <b>City of Idaho Falls</b> <b>Utility Department</b> <b>POB 50220</b> <b>Idaho Falls, Idaho 83405</b>	C	<b>02/01/2005</b>  <b>Utilities</b>				<b>1,000.00</b>
ACCOUNT NO. <b>54530472</b>  <b>Community Medical Center</b> <b>2827 Ft Missoula Rd</b> <b>Missoula, MT 59804</b>	C	<b>12/20/2004</b>  <b>Medical</b>				<b>35,272.31</b>

Sheet no. **1** of **5** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$53,325.14**

In re **Victor Bunitzky**

**Diana Bunitzky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See Instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>A1204287</b>  <b>Missoula Emergency Services</b> <b>1008 Burlington Ave</b> <b>Suite C</b> <b>Missoula, MT 59801</b>	C	<b>12/13/2004</b>  <b>Medical</b>				<b>551.94</b>
ACCOUNT NO. _____  <b>National City Mortgage</b> <b>PO BOX 1820</b> <b>Dayton, OH 45401</b>  <b>Steven J Melmet</b> <b>2912 South Dalmier St</b> <b>Santa Ana, CA 92705</b>	C	<b>08/01/2003</b>  <b>Foreclosure on real property located at</b> <b>1146 Country Road more particularly</b> <b>described as Lot 5, Block 2, Mill Run</b> <b>SE1/4, Sec 22, T 2N, R 37, Bonneville</b> <b>County, Idaho Falls, Idaho</b>				<b>131,300.00</b>
ACCOUNT NO. <b>2610900</b>  <b>Neurological Assoc</b> <b>500 W Broadway</b> <b>Suite 1</b> <b>Missoula, MT 59802</b>	C	<b>12/13/2004</b>  <b>Medical</b>				<b>162.89</b>
ACCOUNT NO. <b>200023298</b>  <b>Nevada Federal CU</b> <b>POB 15400</b> <b>Las Vegas, NV 89114</b>	C	<b>08/01/1999</b>  <b>Consumer Loan</b>				<b>1,538.88</b>
ACCOUNT NO. <b>208 524 7002</b>  <b>Qwest</b> <b>POB 173754</b> <b>Denver, CO 80217</b>	C	<b>02/01/2005</b>  <b>Phone Service</b>				<b>100.00</b>

Sheet no. **4** of **5** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal  
(Total of this page)

Total

(Use only on last page of the completed Schedule F.)

**\$133,853.71**

In re **Victor Bunitaky**

**Diana Bunitaky**

Debtor

Case No. \_\_\_\_\_

(If known)

# **SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>M0000513325</b>  <b>St Patricks Hospital &amp; Health Sciences</b> <b>POB 4587</b> <b>Missoula, MT 59806</b>  <b>Collection Bureau Serv</b> <b>POB 7339</b> <b>Missoula, MT 59807</b>	<b>C</b>	<b>12/13/2004</b>  <b>Medical</b>				<b>31,789.29</b>
ACCOUNT NO. <b>07141140017</b>  <b>University Medical Center</b> <b>1800 W Charleston Blvd</b> <b>Las Vegas, NV 89102</b>  <b>Aargon Collections</b> <b>3160 S Valley View</b> <b>Suite 206</b> <b>Las Vegas, NV 89102</b>	<b>C</b>	<b>01/01/2005</b>  <b>Medical</b>				<b>1,850.00</b>
ACCOUNT NO. <b>950042467</b>  <b>US Cellular</b> <b>POB 0203</b> <b>Palatine, IL 60055</b>	<b>C</b>	<b>02/01/2005</b>  <b>Cellular Phone Service</b>				<b>100.00</b>
ACCOUNT NO. <b>199375</b>  <b>Western MT Clinic</b> <b>POB 7609</b> <b>Missoula, MT 59807</b>	<b>C</b>	<b>12/13/2004</b>  <b>Medical</b>				<b>1,560.49</b>

Sheet no. **5** of **5** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >  
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

<b>\$35,299.78</b>
<b>\$340,893.44</b>

(Report also on Summary of Schedules)

In re **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBTOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. <b>6011 0099 8025 3780</b>  <b>Discover</b> <b>PO BOX 30395</b> <b>SLC, Utah 84130</b>  <b>Discover</b> <b>POB 15251</b> <b>Wilmington, DE 19886</b>	<b>C</b>	<b>12/01/2001</b>  <b>Credit Card</b>				<b>10,000.00</b>
ACCOUNT NO. <b>6011 0093 0066 9731</b>  <b>Discover</b> <b>PO BOX 30395</b> <b>SLC, Utah 84130</b>  <b>CBCS</b> <b>POB 165025</b> <b>Columbus, OH 43216-5025</b>  <b>Discovery</b> <b>POB 15251</b> <b>Wilmington, DE 19886</b>	<b>C</b>	<b>10/01/2001</b>  <b>Credit Card</b>				<b>15,725.52</b>
ACCOUNT NO. _____  <b>EICU</b> <b>PO BOX 1865</b> <b>Idaho Falls, Idaho 83403</b>	<b>C</b>	<b>11/01/1998</b>  <b>Line of Credit Overdraft</b>				<b>770.00</b>
ACCOUNT NO. _____  <b>Family Care Center</b> <b>1920 East 17th Street</b> <b>Idaho Falls, Idaho 83404</b>	<b>C</b>	<b>01/30/2005</b>  <b>Medical</b>				<b>300.00</b>

Sheet no. **2** of **5** continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >  
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

**\$26,795.52**

In re **Victor Bunitaky**

**Diana Bunitaky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	CODEBATOR HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO.  <b>Lambros Property Mgmt 3111 American Way Missoula, MT 59801</b>  <b>Lambros Property Mgmt POB 17426 Missoula, MT 59808</b>	C	01/01/2005  Rent				1,300.00
ACCOUNT NO.  <b>Lela Leavitt 595 Gladstone Idaho Falls, Idaho 83401</b>	C	10/10/2001  Promissory Note				24,000.00
ACCOUNT NO.  <b>Living Scriptures</b>	C	12/01/2004  Subscription				100.00
ACCOUNT NO.  <b>Lynn Smith 4430 N Magestiv View Pahrump, NV 89060</b>	C	08/01/1996  Ex-spouse (Judgment)				35,000.00
ACCOUNT NO.  <b>MBNA POB 15026 Wilmington, DE 19850</b>	C	08/13/2005  Credit Card				12,000.00

Sheet no. 3 of 5 continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal >  
(Total of this page)

Total >

(Use only on last page of the completed Schedule F.)

**\$72,400.00**



In re: **Victor Bunitsky**

**Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST, STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

In re: Victor Bunitsky Debtor Diana Bunitsky Case No. \_\_\_\_\_  
(If known) \_\_\_\_\_

## SCHEDULE H - CODEBTORS

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

In re **Victor Bunitaky/Diana Bunitaky**

Case No. \_\_\_\_\_

Debtor \_\_\_\_\_

(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

Debtor's Marital Status: <b>Married</b>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	Daughter	16
	Son	14
Employment:	DEBTOR	SPOUSE
Occupation	<b>Attorney</b>	<b>Writer</b>
Name of Employer	<b>Missoula County</b>	<b>Self</b>
How long employed	<b>11 months</b>	
Address of Employer	<b>Office of the Public Defender 317 Woody Street Missoula, MT 59802</b>	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions  
(pro rate if not paid monthly.)

Estimated monthly overtime

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **Pension**

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm  
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the  
debtor's use or that of dependents listed above.

Social security or other government assistance  
(Specify) \_\_\_\_\_

Pension or retirement income

Other monthly income

(Specify) \_\_\_\_\_

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

**\$ 3,301.10**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**NONE**

In re **Victor Bunitsky/Diana Bunitsky**

Case No. \_\_\_\_\_

Debtor

(If known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse".

Rent or home mortgage payment (include lot rented for mobile home)	\$	800.00
Are real estate taxes included? Yes _____ No <u>✓</u>		
Is property insurance included? Yes _____ No <u>✓</u>		
Utilities Electricity and heating fuel	\$	110.00
Water and sewer	\$	0.00
Telephone	\$	120.00
Other <u>Cable/Satellite/Internet</u>	\$	86.00
<u>Cellular Phone Service</u>	\$	100.00
Home maintenance (repairs and upkeep)	\$	10.00
Food	\$	700.00
Clothing	\$	80.00
Laundry and dry cleaning	\$	25.00
Medical and dental expenses	\$	275.00
Transportation (not including car payments)	\$	230.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	5.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	25.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	176.00
Other _____	\$	0.00
Taxes (not deducted from wages or included in home mortgage payments)		
(Specify) _____	\$	0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	283.00
Other _____	\$	0.00
Alimony, maintenance or support paid to others	\$	300.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	125.00
Other <u>Child Allowances</u>	\$	80.00
<u>Child Home Study</u>	\$	50.00
<u>Children School/Sports/Activities</u>	\$	75.00
<u>Christmas, Birthdays, Miscellaneous, Etc.</u>	\$	50.00
<u>Laundry, Cleaning, Health &amp; Hygiene Products</u>	\$	80.00
<u>Maintenance Prescriptions</u>	\$	75.00
<u>Pet Expenses</u>	\$	25.00

TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)

\$ **3,985.00**

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income	\$	_____
B. Total projected monthly expenses	\$	_____
C. Excess income (A minus B)	\$	_____
D. Total amount to be paid into plan each _____ (interval)	\$	_____

In re: Victor Bunitsky Diana Bunitsky  
Debtor

Case No. \_\_\_\_\_  
(If known)

## DECLARATION CONCERNING DEBTOR'S SCHEDULES

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 22  
(Total shown on summary page plus 1.)  
sheets plus the summary page, and that they are true and correct to the best of my knowledge, information, and belief.

Date: 10/13/05

Signature: Victor N. Bunitsky  
Victor Bunitsky

Date: 10/13/05

Signature: Diana Bunitsky  
Diana Bunitsky

[If joint case, both spouses must sign]

### DECLARATION UNDER PENALTY OF PERJURY ON BEHALF OF CORPORATION OR PARTNERSHIP

(NOT APPLICABLE)

Penalty for making a false statement or concealing property. Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C §§ 152 and 3571.